

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Patrick Suschak</u>           | Social Security number or ITIN | xxx-xx-4840 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  | <u>Christina Suschak</u>         | Social Security number or ITIN | xxx-xx-8391 |
| (Spouse, if filing)   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA |                                  |                                |             |
| Case number: 19-20402-CMB                                       |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick Suschak

Christina Suschak

6/11/24

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Patrick Suschak  
Christina Suschak  
Debtors

Case No. 19-20402-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jun 11, 2024

Form ID: 3180W

Total Noticed: 56

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.        |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| #      | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2024:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | Patrick Suschak, 514 Spring Street, Latrobe, PA 15650-1935  |
| jdb      | # Christina Suschak, 721 Mission Road, Latrobe, PA 15650-2617   |
| 14987053 | ++ AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 address filed with court., American Honda Finance Corporation, 201 Little Falls Drive, Wilmington, DE 19808 |
| 14987058 | + Chrysler Capital, Santander Tower, 1601 Elm Street, #800, Dallas, TX 75201-7260   |
| 14987067 | + Excelsa Health CarePayment, 9600 SW Nimbus Avenue, Suite 260, Beaverton, OR 97008-7386  |
| 14987068 | + Excelsa health Medical Group, 532 West Pittsburgh Street, Greensburg, PA 15601-2239   |
| 14987069 | + Freedom Mortgage, P.O. Box 50248, Indianapolis, IN 46250-0248   |
| 14987070 | + Jennifer Miller, 537 Virginia Avenue, Ambridge, PA 15003-1661   |
| 14987072 | Latrobe Hospital, One Mellon Way, Latrobe, PA 15650-1197  |
| 14987076 | + Patrick William Suschak, 1360 Ross Mountain Park Road, New Florence, PA 15944-2240  |
| 14987078 | + Sybchrony Bank/Old Navy, P. O. Box 965005, Orlando, FL 32896-5005   |
| 14987083 | + Westmoreland Hospital, 532 West Pittsburgh Street, Greensburg, PA 15601-2282  |

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address              | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| smg      | EDI: PENNDEPTREV                        | Jun 12 2024 04:06:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 12 2024 00:32:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | EDI: PENNDEPTREV                        | Jun 12 2024 04:06:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 12 2024 00:32:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr       | Email/Text: ECMCBKNotices@ecmc.org      | Jun 12 2024 00:32:00 | ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408   |
| cr       | + EDI: WFFC2                            | Jun 12 2024 04:06:00 | WELLS FARGO BANK, N.A., PO BOX 10438, DES MOINES, IA 50306-0438   |
| 14987052 | Email/Text: bncnotifications@pheaa.org  | Jun 12 2024 00:31:00 | AES/BHEA - US Bank, P. O. Box 61047, Harrisburg, PA 17106-1047  |
| 14996600 | Email/Text: ebnbankruptcy@ahm.honda.com | Jun 12 2024 00:33:00 | American Honda Finance Corporation, National  |

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|          |  |                      | Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088   |
| 14987055 | + EDI: CAPITALONE.COM                                | Jun 12 2024 04:06:00 | Capital One, P. O. Box 30253, Salt Lake City, UT 84130-0253   |
| 14987054 | + EDI: CAPITALONE.COM                                | Jun 12 2024 04:06:00 | Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285   |
| 14987056 | + EDI: CAPITALONE.COM                                | Jun 12 2024 04:06:00 | Capital One Bank (USA), N.A., 4851 Cox Road, Glen Allen, VA 23060-6293                                      |
| 14998594 | EDI: CAPITALONE.COM                                  | Jun 12 2024 04:06:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083       |
| 15013787 | Email/PDF: bncnotices@becket-lee.com                 | Jun 12 2024 00:36:39 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701                               |
| 14987059 | + EDI: CITICORP                                      | Jun 12 2024 04:06:00 | Citicards CBNA, 701 E. 60th St. N, Sioux Falls, SD 57104-0432   |
| 14987060 | + EDI: WFNNB.COM                                     | Jun 12 2024 04:06:00 | Comenity Bank/ANNTYLR, P. O. Box 182789, Columbus, OH 43218-2789  |
| 14987061 | + EDI: WFNNB.COM                                     | Jun 12 2024 04:06:00 | Comenity Bank/Express, P. O. Box 182789, Columbus, OH 43218-2789  |
| 14987062 | + EDI: WFNNB.COM                                     | Jun 12 2024 04:06:00 | Comenity Bank/Legendary Pin, P.O. Box 182273, Columbus, OH 43218-2273                                       |
| 14987063 | + EDI: WFNNB.COM                                     | Jun 12 2024 04:06:00 | Comenity Bank/Victoria's Secret, P. O. Box 182789, Columbus, OH 43218-2789                                  |
| 15031866 | EDI: CRFRSTNA.COM                                    | Jun 12 2024 04:06:00 | Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  |
| 14987064 | EDI: CRFRSTNA.COM                                    | Jun 12 2024 04:06:00 | Credit First, N.A., P.O. Box 81083, Cleveland, OH 44181-1344  |
| 14987065 | + Email/PDF: creditonebknotifications@resurgent.com  | Jun 12 2024 00:36:15 | Credit One Bank, P. O. Box 98875, Las Vegas, NV 89193-8875  |
| 14987066 | EDI: DISCOVER  | Jun 12 2024 04:06:00 | Discover Financial Services, P. O. Box 30954, Salt Lake City, UT 84130                                      |
| 14987074 | EDI: CITICORP  | Jun 12 2024 04:06:00 | Macy's, P. O. Box 8218, Mason, OH 45040   |
| 15031764 | EDI: Q3G.COM   | Jun 12 2024 04:06:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657                |
| 14991128 | + EDI: DISCOVERSL.COM                                | Jun 12 2024 04:06:00 | Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925   |
| 15155764 | Email/Text: ECMCBKNotices@ecmc.org                   | Jun 12 2024 00:32:00 | Educational Credit Management Corporation, PO BOX 16408, St. Paul MN 55116-0408                             |
| 15008896 | + Email/Text: Bankruptcy@Freedommortgage.com         | Jun 12 2024 00:31:00 | Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764 |
| 14987057 | EDI: JPMORGANCHASE                                   | Jun 12 2024 04:06:00 | Chase Card, P. O. Box 15298, Wilmington, DE 19850   |
| 14987071 | + Email/Text: PBNCNotifications@peritussservices.com | Jun 12 2024 00:29:00 | Kohls/Capital One, P. O. Box 3115, Milwaukee, WI 53201-3115   |
| 14987073 | Email/Text: teller2@lescofcu.com                     | Jun 12 2024 00:29:00 | Lesco Federal Credit Union, 2613 Ligonier Street, Latrobe, PA 15650   |
| 15021089 | Email/PDF: resurgentbknotifications@resurgent.com    | Jun 12 2024 00:36:47 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                      |
| 14990381 | Email/Text: EBN@Mohela.com                           | Jun 12 2024 00:30:00 | U S Department of Education/MOHELA, 633   |

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| 15013776 | + Email/Text: bankruptcy@marinerfinance.com | Jun 12 2024 00:30:00 | Spirit Drive, Chesterfield, MO 63005<br>Mariner Finance, LLC, 8211 Town Center Dr.,<br>Nottingham, MD 21236-5904               |
| 14987075 | + Email/Text: EBN@Mohela.com                | Jun 12 2024 00:30:00 | Mohela/U.S. Department of Education, 633 Spirit<br>Drive, Chesterfield, MO 63005-1243  |
| 15000990 | + Email/Text: bncnotifications@pheaa.org    | Jun 12 2024 00:31:00 | PHEAA, PO Box 8147, Harrisburg, PA<br>17105-8147   |
| 15031594 | EDI: PRA.COM                                | Jun 12 2024 04:06:00 | Portfolio Recovery Associates, LLC, POB 12914,<br>Norfolk VA 23541   |
| 14988501 | + EDI: PRA.COM                              | Jun 12 2024 04:06:00 | PRA Receivables Management, LLC, PO Box<br>41021, Norfolk, VA 23541-1021   |
| 15002288 | + Email/Text: ebnpeoples@grblaw.com         | Jun 12 2024 00:30:00 | Peoples Natural Gas Company LLC, c/o S. James<br>Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh,<br>PA 15233-1828            |
| 15027406 | EDI: Q3G.COM                                | Jun 12 2024 04:06:00 | Quantum3 Group LLC as agent for, Comenity<br>Bank, PO Box 788, Kirkland, WA 98083-0788   |
| 14987077 | + EDI: DISCOVERSL.COM                       | Jun 12 2024 04:06:00 | Student Loan Corp, P. O. Box 30948, Salt Lake<br>City, UT 84130-0948   |
| 14987079 | + EDI: SYNC                                 | Jun 12 2024 04:06:00 | Synchrony Bank/JC Penney, P. O. Box 965005,<br>Orlando, FL 32896-5005  |
| 14987080 | + EDI: SYNC                                 | Jun 12 2024 04:06:00 | Synchrony Bank/Toys R Us, P. O. Box 965005,<br>Orlando, FL 32896-5005  |
| 14987081 | + EDI: SYNC                                 | Jun 12 2024 04:06:00 | Synchrony Bank/Walmart, P. O. Box 965024,<br>Orlando, FL 32896-5024  |
| 14994748 | EDI: WFFC2                                  | Jun 12 2024 04:06:00 | Wells Fargo Bank, N.A., Wells Fargo Education<br>Financial Services, PO Box 10438, MAC<br>F8235-02F, Des Moines, IA 50306-0438 |
| 14987082 | + EDI: WFFC                                 | Jun 12 2024 04:06:00 | Wells Fargo EFS, P. O. Box 84712, Sioux Falls,<br>SD 57118-4712  |
| 14987084 | + Email/Text: bkfilings@zwickerpc.com       | Jun 12 2024 00:33:00 | Zwicker and Associates, 80 Minutman Road,<br>Andover, MA 01810-1008  |

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | FREEDOM MORTGAGE CORPORATION  |
| cr       |               | FREEDOM MORTGAGE CORPORATION  |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                       |
| cr       | *+            | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2024 at the address(es) listed below:

| Name                                | Email Address  |
|-------------------------------------|--|
| Denise Carlon                       | on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com  |
| Justin P. Schantz                   | on behalf of Joint Debtor Christina Suschak jschantz@my-lawyers.us<br>colecchia542@comcast.net;sshibley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;law<br>careecf@gmail.com;schantz.justinp.r133647@notify.bestcase.com |
| Justin P. Schantz                   | on behalf of Debtor Patrick Suschak jschantz@my-lawyers.us<br>colecchia542@comcast.net;sshibley@my-lawyers.us;skerr@my-lawyers.us;rjuliano@my-lawyers.us;tkonop@my-lawyers.us;law<br>careecf@gmail.com;schantz.justinp.r133647@notify.bestcase.com         |
| Mario J. Hanyon                     | on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com<br>mario.hanyon@brockandscott.com   |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov  |
| Robert Davidow                      | on behalf of Creditor FREEDOM MORTGAGE CORPORATION robert.davidow@phelanhallinan.com   |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com  |
| S. James Wallace                    | on behalf of Creditor Peoples Natural Gas Company LLC ecfp Peoples@grblaw.com PNGbankruptcy@peoples-gas.com  |
| Thomas Song                         | on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com   |
| TOTAL: 9                            |  |